

The Insurance Division of the Hawaii State Department of Commerce and Consumer Affairs provides this information on licensed insurance companies transacting private passenger motor vehicle insurance in Hawaii as part of a continuing effort to assist and educate consumers. Having motor vehicle insurance is essential to owning a motor vehicle in Hawaii. Hawaii State law requires that your vehicle be insured throughout the motor vehicle registration period, and that you have a valid Hawaii motor vehicle insurance identification card in your motor vehicle at all times.

| KAUAI-MAJOR INSURERS | |
|--|------------|
| Insurance Company | Clean Risk |
| AIG Hawaii Ins. Co., Inc. | 632 |
| AIG Hawaii Ins. Co., Inc.** | 346 |
| State Farm Mutual Automobile Ins. Co. | 339 |
| Hartford Underwriters Ins. Co.** | 212 |
| First Fire & Casualty Ins. of HI, Inc. | 430 |
| TIG Ins. Co.+ | 386 |
| Allstate Ins. Co. | 302 |
| DTRIC Ins. Co., Ltd.** | 519 |
| Government Employees Ins. Co. (GEICO) | 319 |
| United Services Automobile Association (USAA)**+ | 216 |
| Hawaiian Ins. & Guaranty Co., Ltd. | 477 |
| Tradewind Ins. Co., Ltd. | 316 |
| First Ins. Co. of Hawaii, Ltd. | 506 |
| GEICO Indemnity Co. | 497 |
| State Farm Fire & Casualty Co. | 484 |
| Progressive Hawaii Ins. Corp. | 481 |
| Progressive Casualty Ins. Co. | 996 |
| Liberty Mutual Fire Ins. Co. | 289 |
| Island Ins. Co., Ltd. | 451 |
| see "NOTES" below | |

| CUSTOMER COMPLAINT RATIOS (for Selected Insurance Companies) |
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| These complaint ratios are based on the number of written complaints received by the Insurance Division from January 1, 2001 to December 31, 2001 for the 12 insurance companies that write more than 95% of the private passenger automobile insurance market. These numbers do not reflect any determination on the part of the Insurance Division as to whether a particular complaint may have been justified or not. |

| Company | No. of Autos Insured | No. of Complaints Received | Ratio of Complaints per 1,000 Autos |
|-------------------------------------|----------------------------|----------------------------------|---|
| Allstate Insurance Cos. | 47,236 | 44 | 0.931 |
| American International Group | 109,392 | 70 | 0.640 |
| DTRIC Insurance Co., Ltd. | 31,281 | 11 | 0.352 |
| First Insurance Cos. | 29,668 | 23 | 0.775 |
| GEICO Insurance Cos. | 120,018 | 41 | 0.342 |
| Hartford Underwriters Insurance Co. | 38,417 | 10 | 0.260 |
| Island/Tradewind Insurance Cos. | 34,052 | 11 | 0.323 |
| Liberty Mutual Insurance Cos. | 31,031 | 39 | 1.257 |
| Progressive Insurance Cos. | 18,296 | 16 | 0.875 |
| State Farm Insurance Cos. | 122,257 | 11 | 0.090 |
| TIG Insurance Cos. | 17,724 | 13 | 0.733 |
| USAA Group | 56,234 | 4 | 0.071 |

BUYING AUTO INSURANCE

You can buy your motor vehicle insurance policy from a company licensed to do business in Hawaii or an insurance agency licensed to sell policies for the insurance company. The sales agent will answer your questions and help you determine how much insurance you may need.

Most insurance companies are listed in the telephone directory and can direct you to one or more of their licensed sales agents. Insurance companies that are not listed in the directory, generally, transact business through one or more insurance agencies that may advertise their auto insurance services in the telephone directory.

THE SAMPLE PREMIUMS VS YOUR PREMIUMS

The cost of your motor vehicle insurance policy will depend on several factors: your driving record (at fault accidents and convictions); the use of the vehicle (to and from work may increase premiums 15-25% over pleasure usage); annual mileage driven; your selected coverages; your selected limits and deductibles; and any possible discounts (many companies offer 3-5 year renewal discounts) that may apply.

You may reduce your premiums by declining in writing uninsured and underinsured motorist coverages. If you purchase physical damage coverages, your premiums will be significantly higher. Also, the make and model of your vehicle and its repairability affects physical damage premiums. You may reduce physical damage premiums by requesting higher deductibles.

WHAT IF YOU HAVE TROUBLE FINDING INSURANCE?

Companies may choose the people they wish to insure. However, they may not refuse to insure you on the basis of your race, creed, ethnic extraction, age, sex, length of driving experience, credit bureau rating, marital status, residence, or physical handicap.

Some companies specialize in low risk classes; other companies specialize in high risk classes; and some companies will only insure members of a group contracting for group insurance. The premium charged will vary accordingly. If you are turned down by one company, the sales agent must offer to place you in the Hawaii Joint Underwriting Plan, or, you can check with other companies.

ASK ABOUT THE HAWAII JOINT UNDERWRITING PLAN (HJUP)

If you try several companies and cannot find coverage, you can be insured through the Hawaii Joint Underwriting Plan. This is a risk-pooling arrangement in which all motor vehicle insurers must participate. The HJUP insures those drivers who are unable to secure insurance from a licensed company or have multiple accidents or traffic convictions. You may apply through any sales agent of an insurance company licensed to sell motor vehicle insurance in this State.

For the latest update, visit our website www.state.hi.us/dcca/ins. For further information, contact the Insurance Division, P.O. Box 3614, Honolulu, Hawaii 96811, or call 586-2790.

NOTES:

- Rates in effect November 1, 2002;
- Premiums may vary among insurance companies and among risk classification within each company;
- Your actual premium may vary from the sample premiums shown in this list;
- + Insurer's rate filing request approved or pending
- ** Mass merchandising or restricted group rates